

This is a replacement sheet for page 9 of 12 of Amendment filed September 30, 2004 for Application Serial Number 09/483,537 (with added portions underlined).

REMARKS

Status of the Claims

Previously Cancelled – Claims 1-20

Currently Amended – Claim 27 and 29

Previously Presented – Claim 31

Withdrawn – Claims 21-26, 28, 30, and 32-50

Claim Rejections Under 35 U.S.C. §103(a)

Claims 27, 29, and 31 are rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over Kemp, "Discover Debuts Its First Platinum Card," DM News, 1999 in view of Longfield (U.S. Patent No. 5,724,523.) Applicant has amended independent claim 27 to indicate that a sponsor of a spending vehicle provides the spending vehicle in exchange for an assignment of the right to receive at least a portion of a payment from the individual. Applicant's invention allows businesses to provide individuals with incentives to shop at their businesses by allowing them to use spending vehicles at their places of business in exchange for the right to receive a portion or all of a payment from a governmental entity. Applicant's invention drives individuals to a particular business and therefore, provides benefits to businesses as well as individuals who are entitled to receive the payments. In view of Applicant's amended claims, Applicant respectfully traverses the rejections.

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Kemp teaches a plurality of cardmember rewards that are offered to holders of a Discover Platinum Card. The rewards are issued by Discover Financial Services to its customers. The rewards are based on the cardmembers annual purchase totals.